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## IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Inventor:

ROBERT S. MARTIN

Docket No.: EXPQ0001

**Application No.:** 

09/412,042

Group Art Unit.:

3628

Date Filed:

10/04/1999

Examiner:

KANOF, PEDRO R

Title:

TRADE FINANCE AUTOMATION SYSTEM

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January 29, 2004

Mail Stop Non Fee AmendmentCommissioner for PatentsP. O. Box 1450Alexandria, VA 22313-1450

## **RESPONSE TO OFFICE ACTION**

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This is responsive to the Office action of 3 September 2003, for the above-identified patent application.

Applicant's previously submitted arguments with respect to claims 1-22 are moot in view of the new ground of rejection. A new set of arguments have been made as set forth in the following paragraphs with respects to the new ground of rejection.